



Order Filed on June 1, 2018 by
Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

U.S. Bank National Association, as Indenture Trustee on
behalf of the holders of the Terwin Mortgage Trust 2005-
11, Asset-Backed Securities, TMTS Series 2005-11

In Re:

Bruce M. Kern, Marcia G. Kern

Debtors

Case No.: 13-37723 JKS

Adv. No.:

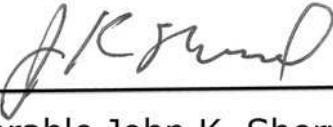
Hearing Date: 5/10/18 @ 11:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 1, 2018


Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtor: Bruce M. Kern, Marcia G. Kern

Case No: 13-37723 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Indenture Trustee on behalf of the holders of the Terwin Mortgage Trust 2005-11, Asset-Backed Securities, TMTS Series 2005-11, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 28 Nimitz Road, Wayne Township, NJ, 07470, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James A. Kridel, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 4, 2018 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2017 through May 2018 for a total post-petition default of \$10,071.05 (15 @ \$673.65, less suspense \$33.70); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,071.05 will be paid by Debtor remitting \$1,678.50 per month for five months and \$1,678.55 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on June 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2018, directly to Secured Creditor, Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Bruce M Kern
Marcia G. Kern
Debtors

Case No. 13-37723-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db/jdb +Bruce M Kern, Marcia G. Kern, 28 Nimitz Road, Wayne, NJ 07470-3716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage Pass-Thru Certificates, Series 2004-3 nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee on behalf of the holders of the Terwin Mortgage Trust 2005-11, Asset-Backed Securities, TMTS Series 2005-11 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James A Kridel, Jr on behalf of Joint Debtor Marcia G. Kern , g17741@notify.cincompass.com

James A Kridel, Jr on behalf of Debtor Bruce M Kern , g17741@notify.cincompass.com

James A. Kridel on behalf of Debtor Bruce M Kern law@kridel.com, G17741@notify.cincompass.com

James A. Kridel on behalf of Joint Debtor Marcia G. Kern law@kridel.com,

G17741@notify.cincompass.com

Marie-Ann Greenberg magecf@magnettrustee.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Indenture Trustee on behalf of the holders of the Terwin Mortgage Trust 2005-11, Asset-Backed Securities, TMTS Series 2005-11 rsolarz@kmllawgroup.com

TOTAL: 8